Fill in this information to identify your case:	:	
United States Bankruptcy Court for the: District of		U.S. B EAS
Case number (# known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	2018

CLERK U.S. BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

7018 NOV 29 A 10: 24

RECEIVED Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filling alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	MIRIAM First name	First name
	your driver's license or passport). Bring your picture	Middle name FREIRE	Middle name
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	n deelen op geval er zon virelen describes de krombe bewerkt bestelle begit intelle de 1851 in 1861 in		
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>3</u> <u>2</u> <u>2</u> <u>5</u>	xxx - xx
	number or federal Individual Taxpayer	OR	OR
	Identification number (ITIN)	9 xx - xx	9 xx - xx

De	ebtor 1 MIRIAM FRE	IRE			Case number (if known)		
	First Name Middle Na	me Last Name					
	and a minimum and construction of the second and th	About Debtor 1:		elendrik ser gesteljen sje kreit en delet gestel	About Debtor 2 (Spo	use Only in a Joint	Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any b	ousiness names o	r ElNs.	☐ I have not used an	y business names o	r EINs.
	the last 8 years	Business name			Business name		
	doing business as names	Business name			Business name	 	
		<u>EIN</u> — — — —			EIN		
		EIN			EIN		
5.	Where you live	dan puna saaduse konsekke kalendari kan saadus kalendari kalendari kalendari kalendari kalendari kalendari kal			If Debtor 2 lives at a	different address:	
		150-11 123RD AVE	NUE		Number Street		
		Number Street			Number Street		
		JAMAICA	NY	11434			
		City QUEENS	State	ZIP Code	City	State	ZIP Code
		County			County		
		If your mailing address above, fill it in here. No any notices to you at this	te that the court w	ill send	If Debtor 2's mailing yours, fill it in here. N any notices to this mai	Note that the court w	
		Number Street	 		Number Street		
		P.O. Box			P.O. Box		
		City	State	ZIP Code	City	State	ZIP Code
6.		Check one:	e e e e e e e e e e e e e e e e e e e		Check one:		
	this district to file for bankruptcy	Over the last 180 day I have lived in this dis other district.	s before filing this strict longer than in	petition, n any	Over the last 180 d I have lived in this other district.	lays before filing this district longer than ir	s petition, n any
		☐ I have another reason (See 28 U.S.C. § 140			☐ I have another reas (See 28 U.S.C. § 1		
				·····			
		 					

MIRIAM FREIRE Debtor 1 Case number (if known)_ **Tell the Court About Your Bankruptcy Case** Part 2: Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing 7. The chapter of the for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. **Bankruptcy Code you** are choosing to file Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 8. How you will pay the fee 2 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for ☐ No bankruptcy within the Yes. District EDNY When last 8 years? Case number MM / DD / YYYY 10. Are any bankruptcy ☑ No cases pending or being Yes. Debtor Relationship to you filed by a spouse who is not filing this case with When District Case number, if known you, or by a business MM / DD / YYYY partner, or by an affiliate? Relationship to you When Case number, if known_____ MM / DD / YYYY

11. Do you rent your residence?

No. Go to line 12

Yes. Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

MIRIAM FREIRE Debtor 1 Case number (if known) Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. State ZIP Code City Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if **Bankruptcy Code and** any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are vou a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street City ZIP Code State

Debtor 1

MIRIAM FREIRE

	_	•	_	_	_
10	et l	Nan	ne		

Case number	(if known)		

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Debtor	

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary walver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

Ц	l am	not	required	to	receive	a	briefing	about
	cred	it co	unselina	b	ecause	of	•	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

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Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

ļ	J	l am	not	required	to	receive	а	briefing	about
				unselind					

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

MIRIAM FREIRE

First Name Middle Name Last Name

Case number (if known)

Part 6:	Answer These Ques	etions for Reporting Purposes					
	t kind of debts do have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
		☑ No. Go to line 16b.☑ Yes. Go to line 17.					
		16b. Are your debts primarily I money for a business or invest	pusiness debts? Business debts arment or through the operation of the bu	re debts that you incurred to obtain usiness or investment.			
5		□ No. Go to line 16c.□ Yes. Go to line 17.					
		16c. State the type of debts you own	e that are not consumer debts or busin	ness debts.			
	you filing under pter 7?	☐ No. I am not filing under Chapte	er 7. Go to line 18.				
Do y	ou estimate that after exempt property is	Yes. I am filing under Chapter 7. administrative expenses ar	Do you estimate that after any exempe paid that funds will be available to di	ot property is excluded and stribute to unsecured creditors?			
excl	uded and inistrative expenses	☑ No					
are p	paid that funds will be lable for distribution necured creditors?	Yes					
	many creditors do	2 1-49	1,000-5,000	2 5,001-50,000			
owe	estimate that you ?	☐ 50-99 ☐ 100-199	□ 5,001-10,000 □ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000			
		200-999					
	much do you mate your assets to	□ \$0-\$50,000 □ \$50,001-\$100,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion			
	orth?	\$100,001-\$500,000	□ \$10,000,001-\$50 million □ \$50,000,001-\$100 million	□ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion			
political designation of the second		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion			
	much do you mate your liabilities	□ \$0-\$50,000 □ \$50,001-\$100,000	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion			
to be	_	\$100,001-\$500,000	□ \$50,000,001-\$50 million	□ \$10,000,000,001-\$10 billion			
Part 7:	Sign Below	\$500,001-\$1 million	■ \$100,000,001-\$500 million	☐ More than \$50 billion			
Part 7:	Sign Below	I have evenined this notition, and I	declare under penalty of perjury that the	no information provided to true and			
For you	I	correct.	declare under penalty of perjury that the	le illionnation provided is true and			
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
	if no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
			fines up to \$250,000, or imprisonmen	noney or property by fraud in connection t for up to 20 years, or both.			
		* VINITUE	*	•			
		Signature of Debtor 1	Signature	of Debtor 2			
		Executed on II 32 20 MM / DD / YYYY	Executed of	on			

For your attorney, if you are epresented by one	I, the attorney for the debtor(s) named in this per to proceed under Chapter 7, 11, 12, or 13 of titl available under each chapter for which the pers the notice required by 11 U.S.C. § 342(b) and,	e 11, United States Code, an on is eligible. I also certify th	d have explained the relief at I have delivered to the debtor(s
If you are not represented by an attorney, you do not need to file this page.	knowledge after an inquiry that the information		
	Signature of Attorney for Debtor	Date	MM / DD /YYYY
	Printed name		
	Firm name		
	Number Street	· •····	
	City	State	ZIP Code
	Contact phone	Email address	
	Bar number	State	•

Debtor 1

MIRIA	M FREIRE		Case number (if known)	
inet Marna	Middle Name	Last Mame		

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

be familiar with any state exemption laws that apply.	
Are you aware that filing for bankruptcy is a serious action consequences? No Yes	on with long-term financial and legal
Are you aware that bankruptcy fraud is a serious crime a inaccurate or incomplete, you could be fined or imprison No Yes	
Did you pay or agree to pay someone who is not an atto No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Deck	
By signing here, I acknowledge that I understand the rish have read and understood this notice, and I am aware the attorney may cause me to lose my rights or property if I attorney me to lose my rights or property if I attorney me to lose my rights or property me to lose my righ	nat filing a bankruptcy case without an
Signature of Debtor 4	Signature of Debtor 2
Date <u>\\ 29 20\</u> \\ MM / DD / YYYY	Date MM / DD / YYYY
Contact phone	Contact phone
Cell phone	Cell phone
Email address	Email address

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK www.nyeb.uscourts.gov

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S) : <u>MIRIAM</u>	FREIRE	CASE NO.:
		debtor (or any other petitioner) hereby makes the following disclosure knowledge, information and belief:
was pending at any time with (ii) are spouses or ex-spouses (v) are a partnership and one or (vii) have, or within 180 co	hin eight years before the filing is; (iii) are affiliates, as defined it or more of its general partners;	es of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case of the new petition, and the debtors in such cases: (i) are the same; in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (vi) are partnerships which share one or more common general partners ther of the Related Cases had, an interest in property that was or is 541(a).]
NO RELATED CASE	IS PENDING OR HAS BEEN	PENDING AT ANY TIME.
☐ THE FOLLOWING R	ELATED CASE(S) IS PENDI	NG OR HAS BEEN PENDING:
1. CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING:	(YES/NO): [If closed	// Date of closing:
CURRENT STATUS OF F	RELATED CASE:	ed/awaiting discharge, confirmed, dismissed, etc.)
	(Discharge	ed/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CA	SES ARE RELATED (Refer to	NOTE above):
REAL PROPERTY LISTI	ED IN DEBTOR'S SCHEDUL	LE "A" ('REAL PROPERTY') WHICH WAS ALSO LISTED IN
SCHEDULE "A" OF REL	ATED CASES:	
 	· · · · · · · · · · · · · · · · · · ·	
2. CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING:	(YES/NO): [If closed	// Date of closing:
CURRENT STATUS OF F	DEX AMED CACE.	
	(Discharge	ed/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CA	SES ARE RELATED (Refer to	NOTE above):
REAL PROPERTY LISTI	ED IN DEBTOR'S SCHEDUL	LE "A" ('REAL PROPERTY') WHICH WAS ALSO LISTED IN
SCHEDULE "A" OF REL	ATED CASES:	

[OVER]

DISCLOSURE OF RELATED CASES (cont'd)

3. CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING:	(YES/NO): [If clos	sed] Date of closing:
CURRENT STATUS OF	RELATED CASE: (Discharged/	/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CA	ASES ARE RELATED (Refer to N	NOTE above):
REAL PROPERTY LIST	ED IN DEBTOR'S SCHEDULE	"A" ('REAL PROPERTY') WHICH WAS ALSO LISTED IN
SCHEDULE "A" OF REI	LATED CASES:	
		who have had prior cases dismissed within the preceding 180 days be required to file a statement in support of his/her eligibility to file.
TO BE COMPLETED BY	DEBTOR/PETITIONER'S AT	TORNEY, AS APPLICABLE:
I am admitted to practice	in the Eastern District of New Y	ork (Y/N);
CERTIFICATION (to be	signed by pro-se debtor/petition	er or debtor/petitioner's attorney, as applicable):
I certify under penalty of j time, except as indicated e		tcy case is not related to any case now pending or pending at any
		X ligist reize
Signature of Debtor's Attor	orney	Signature of Pro-se Debtor/Petitioner
		150-11 123RD AVENUE Mailing Address of Debtor/Petitioner
		JAMAICA, NY 11434
		City, State, Zip Code
·		Email Address
		Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

<u>NOTE:</u> Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

Filed 11/29/18 Entered 11/29/18 10:31:15 Case 1-18-46841-cec Doc 1 UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK In re: Case No. Chapter Debtor(s) **DECLARATION OF PRO SE DEBTOR(S)** All individuals filing for bankruptcy pro se (without an attorney), must provide the following information: Name of Debtor(s): 150-11 123 Ave 1.FL. Jamala NY 11434. Address: freire 0678 znahoo.com. Email Address: Phone Number: **CHECK THE APPROPRIATE RESPONSES: FILING FEE**: PAID THE FILING FEE IN FULL APPLIED FOR INSTALLMENT PAYMENTS OR WAIVER OF THE FILING FEE **PREVIOUS CASES FILED**: 1. ______2. ______3. ____ ASSISTANCE WITH PAPERWORK: NO ASSISTANCE WITH PREPARATION OF/FILING PETITION AND SCHEDULES HAD ASSISTANCE WITH PREPARATION OF/FILING PETITION AND SCHEDULES If Debtor had assistance, the following information must be completed: Name of individual who assisted: Address: Phone Number: Amount Paid for Assistance: I/We hereby declare the information above under the penalty of perjury. Dated: 11/29/2018.

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Joint Debtor's Signature

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

In Re:	Case No.
MIRIAM FREIRE	Chapter 7
Debtor(s)	X
VERIFICATION OF CREDIT	OR MATRIX/LIST OF CREDITORS
	attorney for the debtor(s) hereby verifies that the rein is true and correct to the best of his or her
Dated:	
	X Junteries
	Joint Debtor
	s/ Attorney for Debtor

WELLS FARGO BANK NATIONAL ASSOCIATION AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC 2005-FR5 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2005-FR5 C/O RAS Boriskin, LLC 900 Merchants Concourse, Suite 310 Westbury, New York 11590